IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor: Steven Lurie **Examiner:** Romain Jeanty

Application No.: 10/021,877 **Art Unit:** 3623

Filed: December 14, 2001 Confirmation: 2729

Title: APPARATUS AND METHOD FOR ONLINE ADVICE CUSTOMER

RELATIONSHIP MANAGEMENT

RESPONSE TO OFFICE ACTION

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir/Madam:

In response to the Office Action mailed April 13, 2007, please kindly consider the following remarks/arguments.

Claims are shown in the list of claims that begins on page 2 of this paper; and

Remarks/Arguments begin on page 14 of this paper.